



*Lowell's Centralville Neighborhood*

# 4

## A LIFETIME OF HOUSING OPPORTUNITIES



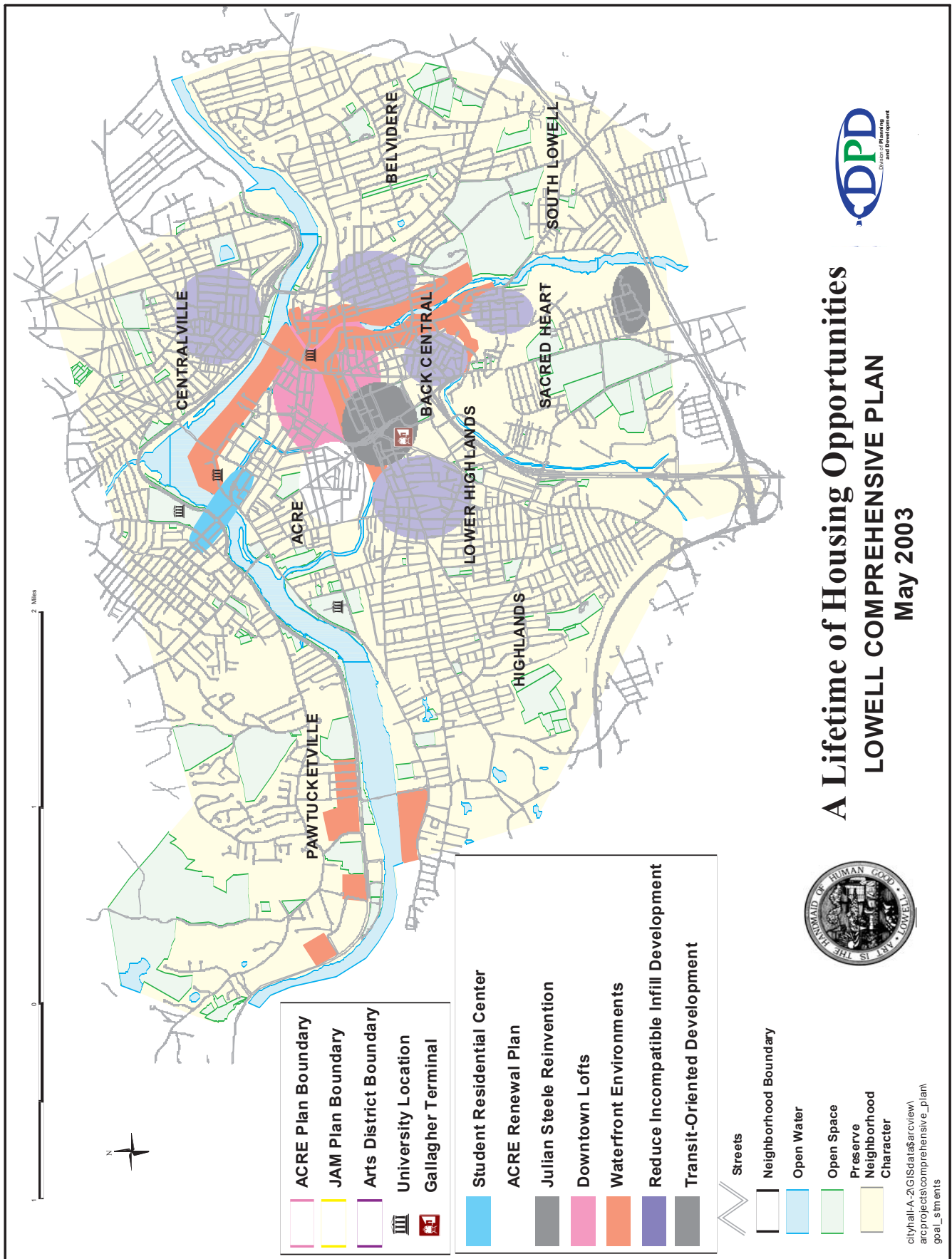
### ***Goal Statement***

Lowell will have attractive, desirable, and affordable housing and residential amenities for people at all stages of life and all incomes.

Lowell offers an urban residential environment that conveys the rich heritage of what was once considered one of America's foremost industrial centers, and historic preservation has been a key component of the City's revitalization. The overall strategy for continued development rests on the promotion of Lowell as a "lifetime city," an attractive and unique place to live regardless of one's stage of life or income level.

Over the past decade, housing prices have risen considerably throughout the Commonwealth of Massachusetts, and Lowell mirrors this trend. In an effort to stabilize the market and provide and preserve affordable housing opportunities for people of all incomes, Lowell will work during the next 20 years to expand the supply and variety of housing options throughout the City and in the Greater Lowell region. The majority of new housing development in Lowell will be focused on the redevelopment of downtown buildings, obsolete industrial waterfront areas and other existing structures in which new residential communities will not adversely impact existing neighborhoods. The conversion of Lowell's existing historic mills into residential uses and the development of housing along its scenic canals and waterways provide the greatest potential for new housing opportunities that will help to maintain a population characterized by a diversity of incomes and backgrounds.

Being a lifetime city is also important to the economic vitality of the community. Maintaining a diversity of incomes enables the City of Lowell to continue to qualify for the maximum possible local aid from the Commonwealth of Massachusetts to supplement local revenues and pay for schools and other municipal services. Lowell also is projected to experience dramatic growth in the 44 to 65 age group. Retaining these people, who tend to have greater disposable income and levels of civic involvement, will be important to maintaining a market that will attract retailers to the City, as well as vibrant political discourse. Further, major employers increasingly base their location decisions on the availability of educated potential employees, particularly members of the creative class. Lowell must provide the housing and residential amenities sought by these demographic groups in order to retain and attract employers to the City and the region.



## 4.1 Recommendations and Action Steps:

### 4.1.1 LOWELL SHOULD MAINTAIN A DIVERSITY OF INCOMES BY CREATING OPPORTUNITIES FOR FAMILIES OF ALL INCOMES TO FIND AFFORDABLE AND DESIRABLE HOUSING.

**Figure 4-1  
Chestnut Square  
Apartments**



**Action Step:** Increase the overall supply of housing in the City of Lowell in an effort to stabilize housing prices at all levels.

**Action Step:** Offer and promote all available rehabilitation programs and tax incentives in an effort to fully utilize and preserve Lowell's existing housing stock.

**Action Step:** Focus government subsidies, when appropriate, on the creation of affordable housing for low-income families.

**Action Step:** Fully implement the Acre Plan's affordable housing production components.

**Action Step:** Explore local adoption of the Community Preservation Act as a tool for the production of affordable housing as well as open space and historic preservation.

**Action Step:** Support the establishment and vitality of resident-driven community development corporations to produce distributed affordable housing in Lowell's neighborhoods.

**Action Step:** Support efforts to educate consumers and housing suppliers about fair housing rights and to monitor and enforce fair housing laws in the City of Lowell.

### 4.1.2 OWNER OCCUPANCY SHOULD BE PROMOTED IN ALL AREAS AS A MEANS OF CREATING GREATER STABILITY IN AND PERSONAL COMMITMENT TO LOWELL'S NEIGHBORHOODS.

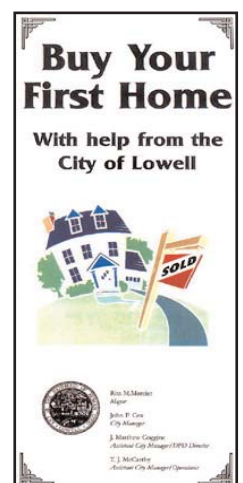
**Action Step:** Encourage the development of small-scale, owner occupied affordable housing on individual lots throughout the City.

**Action Step:** Continue initiatives that encourage owner occupied housing in Lowell, such as employer assisted housing programs, the Two for Lowell initiative, and other first time homebuyer lending programs.

**Action Step:** Explore implementation of an owner occupancy tax abatement program.

**Action Step:** Support organizations that provide first time homebuyer courses and post-ownership workshops for consumers.

**Figure 4-2  
First-Time Home  
Buyer Program**





**Action Step:** Actively work to discourage predatory lending in Lowell by supporting programs such as Freddie Mac's Don't Borrow Trouble campaign.

#### **4.1.3 AFFORDABLE HOUSING SHOULD BE ACTIVELY PROMOTED AND DISTRIBUTED THROUGHOUT THE CITY AND THE REGION, THEREBY DISCOURAGING THE CREATION OF CLUSTERS OF POVERTY.**

**Action Step:** Housing for very low and low income families should be distributed in lower density, smaller structures.

**Action Step:** Adopt an inclusionary zoning provision that requires large-scale projects to commit a small percentage of units to permanent affordable housing.

**Action Step:** Support the reinvention of the Julian Steele Housing project and the implementation of its accompanying replication plan.

**Action Step:** Lowell and its neighboring towns should commit to expanding the supply of affordable housing at a range of income levels to stabilize the regional housing market. (Table 4-1)

**Action Step:** Support efforts to promote increased market-rate housing development in areas where the concentration of subsidized housing causes an imbalance or concentration of poverty.

**Figure 4-3  
Julian Steele Redevelopment**



#### **4.1.4 FACILITATE AND ENCOURAGE THE DEVELOPMENT OF STUDENT HOUSING IN THE CITY OF LOWELL TO REDUCE THE IMPACT OF STUDENT TENANTS ON THE AFFORDABILITY OF RENTAL HOUSING.**

**Figure 4-4  
Student Housing: Ithaca, NY**



**Action Step:** Partner with UMass Lowell and neighborhood groups to identify areas with convenient access to the university that would be suitable for the development of new student housing, such as on-campus dormitories and off-campus privately owned student housing.

**Table 4-1**  
**Subsidized Housing for the Cities and Towns that make up the Lowell PMSA**  
 (Revised as of April 2002)

City/Town	2000 Population	Housing Units	Subsidized Housing (Per M.G.L.C. 40B)	Percent Subsidized	Units needed to meet the 10% State Goal of Subsidized Housing
<b>Lowell</b>	105,167	39,381	5,312	13.49%	0
<b>Dracut</b>	28,562	10,597	279	2.63%	781
<b>Tewksbury</b>	28,851	10,125	410	4.05%	603
<b>Billerica</b>	38,981	13,055	216	1.65%	1090
<b>Chelmsford</b>	33,858	12,981	481	3.71%	817
<b>Westford</b>	20,754	6,877	132	1.92%	556
<b>Tyngsboro</b>	11,081	3,784	116	3.07%	262
<b>Pepperell</b>	11,142	3,905	117	3.00%	274
<b>Groton</b>	9,988	3,339	95	2.85%	239
<b>Dunstable</b>	2,829	933	0	0.00%	93
<b>Totals</b>	<b>291,213</b>	<b>104,977</b>	<b>7,158</b>		<b>4,714</b>

Source: US Census Bureau and Massachusetts Department of Housing and Community Development

#### 4.1.5 DEVELOP UNIQUE HOUSING OPPORTUNITIES AND RESIDENTIAL AMENITIES THAT WILL ATTRACT YOUNG PROFESSIONALS AND MEMBERS OF THE CREATIVE CLASS WHO WILL SUPPORT LOWELL'S RETAIL MARKET.

**Action Step:** Encourage the conversion of historic buildings into mixed-use developments that combine residential, retail, and entertainment opportunities.

**Action Step:** Encourage reuse of vacant or underutilized older structures and historic properties to meet the need for new or updated housing units.

**Figure 4-5**  
**Ayer Block Artists' Lofts**



**Action Step:** Encourage neighborhood investment by providing historic preservation loans and tax benefits for historic dwellings located within Lowell's Historic Districts.

**Action Step:** Encourage transit oriented housing and retail development around the Gallagher Terminal.

**Figure 4-6**  
**Housing for Young Professionals: Portland, Oregon**



#### **4.1.6 ENCOURAGE THE DEVELOPMENT OF MARKET RATE RESIDENTIAL COMMUNITIES FOR ACTIVE SENIORS AND YOUNG PROFESSIONALS ALONG THE WATERFRONT.**

**Action Step:** Revise the zoning code to encourage and promote the development of housing for these populations on parcels that are large enough to provide attractive and discrete communities without overwhelming or adversely impacting abutting residential areas.

**Figure 4-7**  
**Senior Market-Rate Residential Community: Tewksbury, MA**



#### **4.1.7 LOWELL'S RESIDENTS SHOULD BE PROTECTED FROM DISPLACEMENT DUE TO EXPIRING USE\* AGREEMENTS.**

**Action Step:** Replace expiring use housing units that are converted to market rate units by actively attaching subsidies to projects that are not feasible without subsidy, but might be possible with government assistance.

**Action Step:** Insure that existing residents of subsidized housing are allowed to remain in their units at reasonable and affordable rents even as projects are converted to market rate.

\* When affordable rental housing is created using government subsidies, property owners are generally required to maintain affordability for a specific length of time. At the end of these time periods, owners have the right to convert their projects to market rates, which is called an **expiring use agreement**.

**Action Step:** Work to protect existing subsidized housing units to prevent conversion to market-rate housing unless and until an appropriate replication opportunity exists.

#### **4.1.8 UPGRADE AND IMPROVE LOWELL'S OVERALL HOUSING STOCK.**

**Action Step:** Continue to provide and promote housing rehabilitation loan programs to help residents make home repairs to meet Code requirements.

**Action Step:** Create new housing units through the renovation of existing homes and the conversion of industrial properties.

**Action Step:** Insure that Lowell's residents have access to lead safe housing by continuing to provide and support lead abatement programs that offer low interest and deferred payment loans to investors and homeowners.

**Figure 4-8  
Improving Lowell's Housing Stock: 18 Cross Street**



**Before**



**After**

#### **4.1.9 INSURE THAT ADEQUATE INFRASTRUCTURE SUPPORT EXISTS FOR NEW RESIDENTIAL DEVELOPMENT.**

**Action Step:** Coordinate utility, recreational areas/parkland, and transportation infrastructure upgrades with areas of planned housing development as well as existing demand.